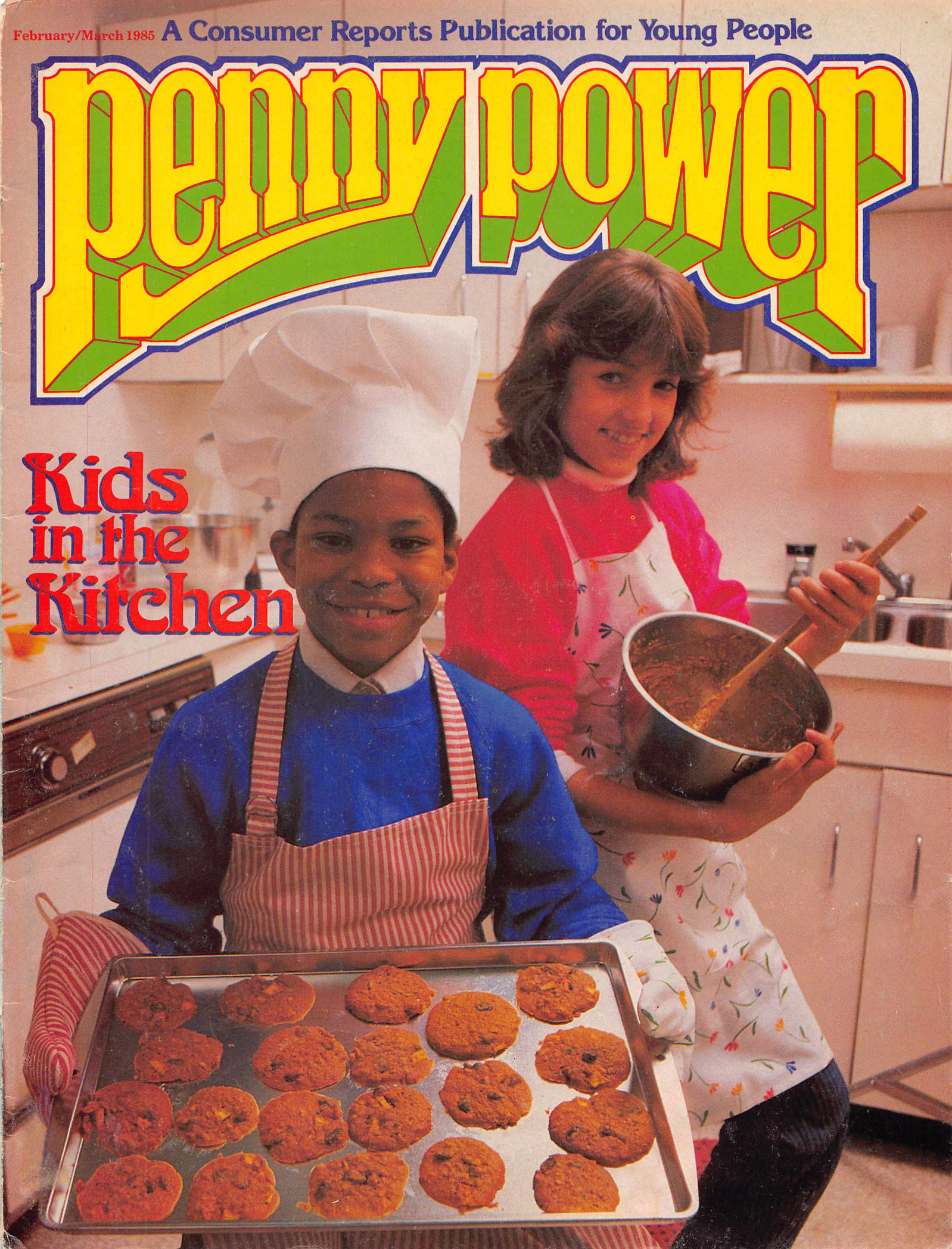
February/March 1985 A Consumer Reports Publication for Young People

penny power

Kids in the Kitchen



Pen Power

Dear Pen Power:

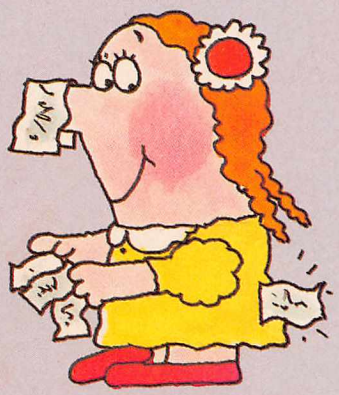
I wanted to get some fancy holiday cards that cost $1 each. My mom suggested I ask my art teacher if I could make my own cards. I made two patterns and took them to a copying machine. Copying cost 6¢, so I saved 94¢ on each card. Now I make cards for birthdays, Valentine's Day and other occasions.

Bill Schlimme
Livonia, Michigan

Dear Pen Power:

I am very interested in stickers and would like to know if you would write an article on sticker collections.

Elaine Hsieh
Baldwin Park, California



We'd love to do a story on stickers, Elaine. You and other readers can help us with some upcoming articles on hobbies. Just fill in and send us the coupon below (or a copy of it).

Dear Pen Power:

I wanted a raise in my $1 allowance, but my parents said I don't do enough work. So we made a list of things like "vacuum hall—5¢, dust living room—10¢." I like this better because you have a choice about whether to do it or not.

Jill Miner
Thorntown, Indiana

Dear Pen Power:

I'm getting ready to get a pet lizard, which needs a heat lamp. I asked the pet store clerk how much a lamp was and she said $20! The next day my father and I went to a hardware store where we found some lamp parts that cost only $3.50.

Richard Freitas
Ballston Lake, New York

Bill, Richard and Jill all found creative solutions to their money problems. If you have a solution that's worked for you, write and tell us about it.

PENNY POWER HOBBY SURVEY

☐ **Yes, I would like to fill in a Penny Power Questionnaire about my favorite hobby.**

Name:_____ **Age:**____

Street address:_____

Town:_____ **State:**____ **Zip:**____

My favorite hobby is (check ☑ only one):

1. ☐ collecting comics
2. ☐ collecting stamps or coins
3. ☐ collecting stickers
4. ☐ collecting _____ (fill in)
5. ☐ playing a musical instrument
6. ☐ making models
7. ☐ other hobby: _____ (fill in)

Mail this coupon to: Penny Power Hobby Survey
256 Washington Street
Mount Vernon, New York 10553

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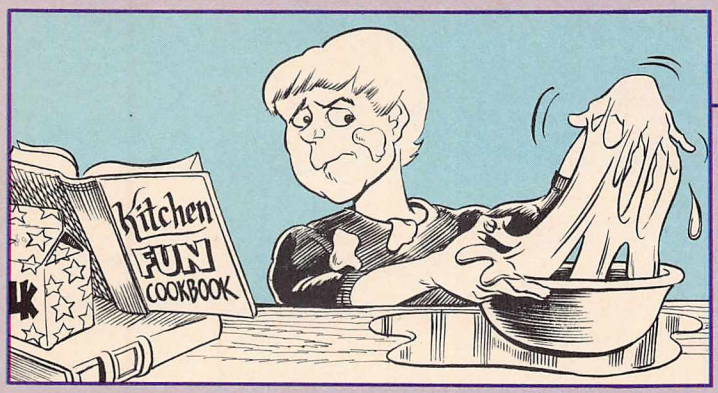
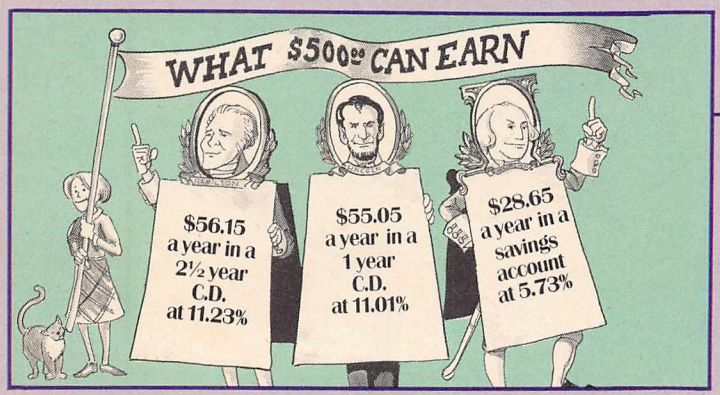
INSIDE PENNY POWER

Volume V, Number 4 February/March 1985



Kids in the Kitchen page 2

Cooking is lots of fun, according to the hundreds of Penny Power readers who wrote to us about their experiences in the kitchen. If you haven't already tried cooking, there's a reader's tasty cookie recipe to get you started.



Is Your Money in the Right Place? page 6

Saving money isn't easy these days, so it's important to stash your cash where it'll grow the fastest. As you read about three kids who found the right place to keep their savings, think about your own money. Is it in the right place?

Shampoo Surprises page 11

How much do you and your family really know about shampoo and hair? Take this shampoo quiz and find out! It may just change the way you look at shampoo ads from now on.

Checking Into Craft Kits page 18

Craft kits aren't the hottest items in the toy store — but maybe they should be. In this rundown of a dozen different kits, you might find one that just suits your fancy.

DEPARTMENTS

Pen Power ..... opposite
The Penny Power Club ..... page 14
Question of the Month ..... page 16
Puzzlers ..... back cover

Kids in The Kitchen

What takes time and patience, can be done alone or with a friend and is almost always fun?

Cooking — something more than 250 Penny Power readers told us about last spring. These kids are making everything from salads to sandwiches, snacks to desserts, and seem to be doing a pretty good job of it. Most of them know how to make their own breakfast and lunch, but some also help prepare meals for the whole family.

Cooking isn't a one-time thrill for these kids. The majority cook several times each month. Many cook several times each week. And there are even a few who cook nearly every day. Would cooking be a fun hobby for you? Read on to see.

What Kids Like About Cooking

"It may take time, but it helps my mom out and it's a fun learning experience," said Valerie Kirchner of Bowling Green, Kentucky, who cooks several times a month.

Cheri Seisser of Burlington, Illinois, enjoys cooking because "I like mixing it, putting it in the oven and figuring out how to make a half dozen if the recipe only calls for three."

Kids' Favorite Make-It-Yourself Foods

Cakes, brownies, pizza, eggs and popcorn were popular foods for our young cooks, but cookies were the most popular by far. Almost all the kids said that cookies were their favorite because they love to eat them when they're done — and they like to eat the batter as well! "I like the taste of the dough and dropping the dough on the cookie sheet," said Jonah Brown of Ardsley, New York.

Being creative seemed to be a big reason why kids liked to cook certain foods. Getting nice compliments and making foods that are good for you were other reasons.

"Tacos are my favorite food to cook because I like chopping and dicing lots of ingredients."

Betsy Mayer
Wilmette, Illinois

"I like cooking hamburgers because I can do different things, like put cheese on them and stuff them with things like ham."

Kevin Fleming
Moberly, Missouri

illustrator—David Boelke

"We usually have noodles and leftover vegetables and steak to make soup with. You can use your imagination and try new things, too. It's also a great after-school snack."

Mike Ritzman
Golden, Colorado

"Omelettes are my favorite food to cook because I think up many delicious things to put in them."

Janet Blank
Short Hills, New Jersey

"I always try different toppings when I make pizza, and it always turns out great. It's fun to experiment."

Keena Jones
Fort Meade, Maryland

"Brownies are my favorite food to make at home because all you have to do is follow instructions, and you feel good when everyone compliments you about them."

Alyssa Hunt
EauClaire, Wisconsin

"Popcorn is easy to make and it's not fattening."

Susie Huszer
Wilbraham, Massachusetts

"Milkshakes are fun and easy. You don't have to follow a recipe and they're good for you."

Jeremy Erlich
San Francisco, California

"Salad is healthy and it's easy to make."

Rachel Davidson
Berwyn, Pennsylvania

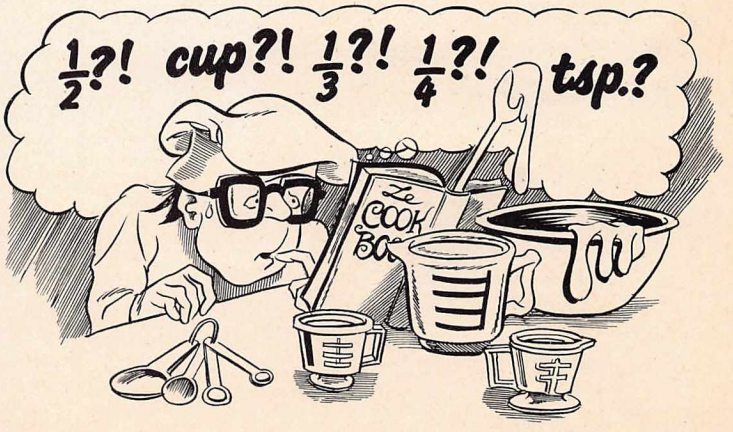
Mistakes Kids Make the Most

Most of the kids who answered our questionnaire consider themselves moderately experienced cooks, and they usually follow written recipes. While many kids get help from their parents, quite a few manage to cook alone or with brothers, sisters and friends. Despite all this, however, they make some mistakes while cooking at home.

The most common mistake they told us about was not reading the recipe directions carefully. This was especially sad for the kids who confused baking powder with baking soda or who used some other wrong ingredient. That's what Jennie Herbert of Yuma, Arizona, did when she baked a cake. She used baking powder instead of baking soda. Instead of having a nicely shaped cake, she wound up with "a huge flat cake and lots of oven work!"

The first time Kathi Booth of Grand Rapids, Michigan, helped her mother make pudding she used water instead of milk. "Now I read *all* recipes over and over!" she said.

Using teaspoons instead of tablespoons, tablespoons instead of cups, ½ of something instead of ⅓ were the most frequent mistakes kids said they made.



Another frequent mistake was not watching the clock. "When I set something in the oven I sometimes forget to set the timer so I will know when it will be done," said Andrew Barksdale of Columbus, Indiana. "Then I end up burning it!"

That happened to Wayne Palbaum of Santa Ynex, California, too. "I forgot to time the cookies I was baking and they came out burned."

Recipes usually mean what they say, and not following them exactly can lead to mistakes. Several kids told us they tried to make instant pudding with a *non-instant* pudding mix. "I just couldn't figure out why it didn't thicken or taste right," said Kay Voyce of Bay City, Michigan.

But sometimes following a recipe *exactly* can lead to mistakes, too. "The recipe said mix by hand," one beginner-cook reported, "so I used my hand instead of a spoon. It just should have said 'don't mix with beaters.'"

Try Cooking for Yourself

"I haven't made a big mistake cooking," said Sheri Shubin of Baltimore, Maryland, "but I haven't been cooking very long and there's always a first time." And there's always a first time to get started cooking at home. Just try this easy recipe sent in by one of our Penny Power cooks and try *your* hand in the kitchen.

Leticia's Apple 'n Spice Cookie Delights

Apples, nuts, raisins and oats are the delicious and nutritious ingredients in these soft and chewy cookies. They're just the thing for a lunch box treat or for those after-school snack-attacks. The recipe was sent in by Leticia Vigil of Albuquerque, New Mexico, and tested by the Penny Power staff.

Everything in this recipe is mixed by hand with a wooden spoon. After all the ingredients are added, the batter will be thick and hard to mix — but that's exactly how it should be!

It will take about 1½ hours to make these cookies, so leave yourself enough time. And be sure to plan it first with your parents, because using sharp knives and hot ovens safely requires lots of care. This could be a fun after-school activity, or something to do on a rainy weekend.

Ingredients

- 2 sticks margarine
- 2 cups brown sugar packed firmly
- 1 teaspoon salt
- ½ teaspoon cinnamon
- ½ teaspoon ground cloves
- 2 eggs
- 2 cups sifted flour
- ¾ teaspoon baking soda
- 1½ cups quick oats (uncooked)
- 1 cup peeled and chopped apple (about 1 large apple)
- ½ cup chopped nuts
- 1 cup seedless raisins

Utensils

- 2 large mixing bowls
- measuring spoons
- measuring cup
- strong wooden spoon
- peeler
- knife
- flour sifter
- 2 baking sheets
- spatula
- rack for cooling
- pot holders

1. Take the margarine out of the refrigerator at least an hour before you start, to let it soften. (Otherwise it will be too hard to mix.)

2. Preheat oven to 375 degrees F.

3. Peel and chop the apple into tiny pieces. Put aside on a paper towel, to let moisture drain. (You'll use it in step 8.)

4. Put softened margarine in a large bowl and beat it with a wooden spoon. Gradually add the sugar while mixing. Continue beating until creamy. (This is called *creaming.*)

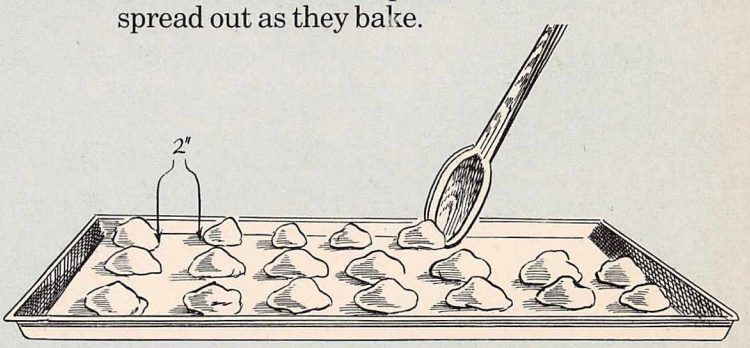
5. Add salt, cinnamon, cloves and eggs to this mixture. Blend thoroughly, using the wooden spoon. (This mixture is the *batter.*)

6. In a separate bowl, sift the flour and add the baking soda.

7. Add ½ of this flour mixture to the batter and mix well. Then add the remaining ½ and mix until it is well blended. (If you add it all at once, it will be too hard to mix.)

8. Add oats, apples, nuts and raisins and mix. (Mixture will be thick and sticky and hard to mix.)

9. Drop tablespoons of batter on ungreased baking sheets. Each tablespoonful should be about two inches apart, so cookies can spread out as they bake.



10. Flatten cookies with your fingers or the bottom of a glass.

11. Bake 10 to 15 minutes or until golden.

12. Using a spatula, remove cookies from baking sheet and put on a rack or plate to cool.

13. Be sure to turn off the oven and wash all the mixing bowls and utensils when you're done.

(Makes about 4 dozen soft and chewy homemade cookies.)

You can create your own version of Leticia's cookie recipe by adding ½ to ¾ cup flaked coconut, corn flakes or whole wheat flakes. Or you can add chocolate or butterscotch chips — but leave out the cinnamon and cloves if you do.

Is Your Money in the Right Place?

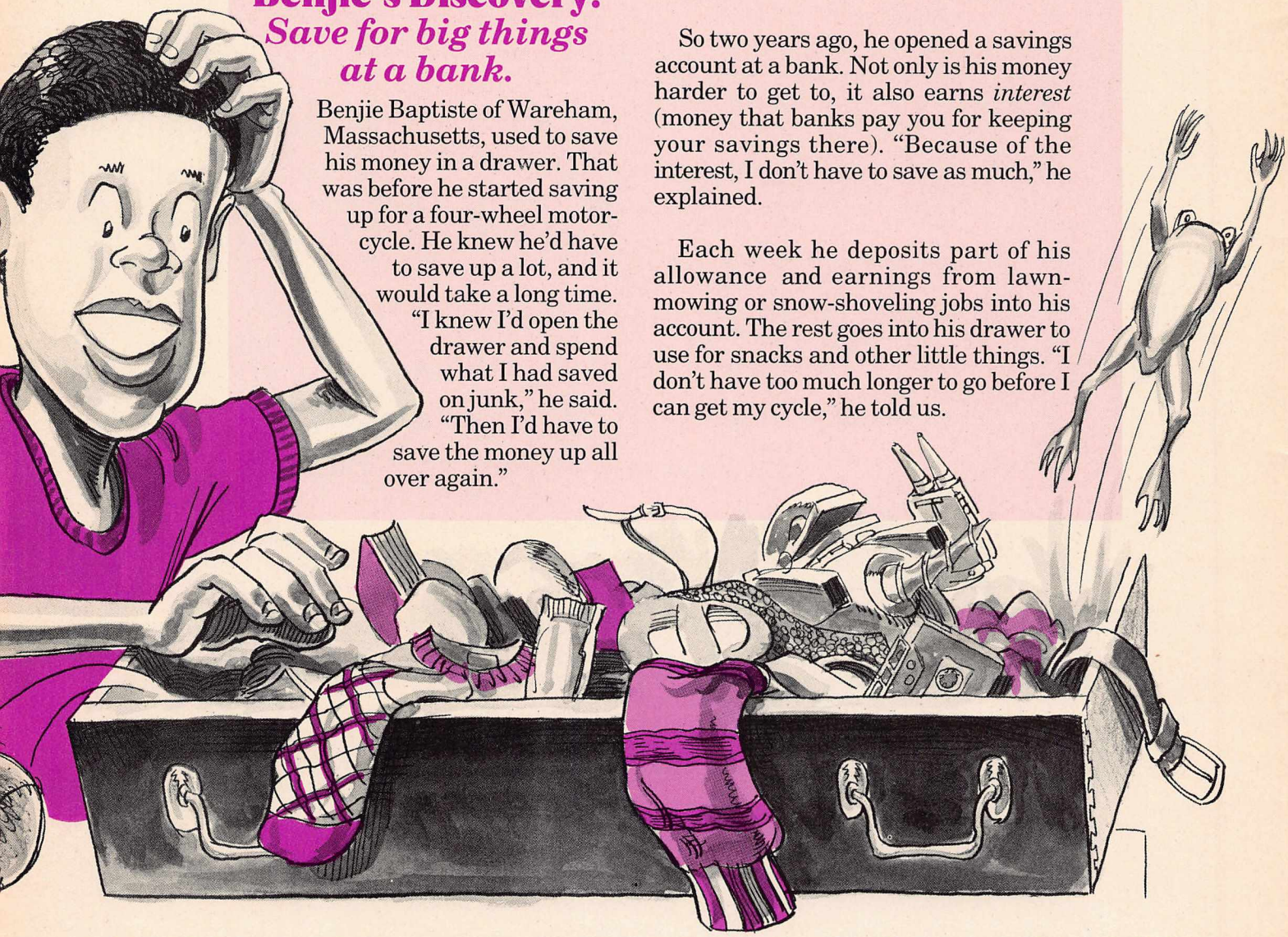
Here are the stories of three Penny Power readers who discovered they were saving in the wrong place—and then did something about it!

Benjie's Discovery: *Save for big things at a bank.*

Benjie Baptiste of Wareham, Massachusetts, used to save his money in a drawer. That was before he started saving up for a four-wheel motorcycle. He knew he'd have to save up a lot, and it would take a long time. "I knew I'd open the drawer and spend what I had saved on junk," he said. "Then I'd have to save the money up all over again."

So two years ago, he opened a savings account at a bank. Not only is his money harder to get to, it also earns *interest* (money that banks pay you for keeping your savings there). "Because of the interest, I don't have to save as much," he explained.

Each week he deposits part of his allowance and earnings from lawn-mowing or snow-shoveling jobs into his account. The rest goes into his drawer to use for snacks and other little things. "I don't have too much longer to go before I can get my cycle," he told us.



Many kids have made the same discovery as Benjie: If you're saving for something big, a savings account is a good idea. We polled 170 Penny Power readers and found that more than half have savings accounts. They're using them to save for something special.

Most are saving to go to college or to buy a car. They don't plan to use their savings for a long time. In fact, most kids have never taken any money out of their accounts.

Some are like Benjie. They're saving for a year or two to buy things like a bike or a computer. And a few kids use their accounts for things that will take only a few months to save up for, such as a Cabbage Patch Kid.

Some savers deposit money regularly into their accounts—once a week or once a month. But most make deposits only a few times a year, when they receive gift money or when they have $10 to $20 collected at home.

All of them have a place at home where they keep money before putting it in the bank. They use such things as piggy banks, drawers, boxes or jars. That's also where they keep money for weekly expenses or little things they want. But there's one place kids said you shouldn't keep all your money—your pocket. They said you probably won't hold onto it long if you do.

Do you have a place at home for your money? If not, look around for a container you could use. And if you have something big you want to save up for, think about opening a savings account. That way you'll earn while you save. You can make about $5.73 in interest on each $100 you keep in a savings account all year.

To open an account, you need a Social Security card. If you don't have one, call your local U.S. Social Security office and ask for an application. But don't open an account at any old bank. You'll learn why when you read about Michael's discovery.

Michael's Discovery:
Don't use banks that don't pay you interest.

Michael Harris of Hanover Park, Illinois, opened a savings account to save up for a computer. The bank he chose was one he and his mother passed as they drove to his piano lesson each week.

One day when he stopped off at his bank, he found it had changed its rules for accounts with less than $50. The bank would no longer pay interest on such small accounts *and* would start subtracting $3 from them every three months!

Michael had only about $20 in his account. He realized his money was in the wrong place. So he and his mother checked out another bank—one where she had an account. He talked to the teller and learned that this bank would pay interest on $20 accounts, and it wouldn't charge any fees either. "I'm switching to that bank," he said.

Several kids in our survey have had the same problem as Michael. Many banks are changing their rules and no longer pay interest on accounts under $50 or $100. At some banks the new rules are only for adults. They don't apply to kids' accounts. But other banks won't pay interest on any small accounts.

Banks can change their rules anytime they please. They don't have to write and tell you either. They can do what Michael's bank did—just put up a sign in the bank's lobby.

So if you have an account with less than $100 in it, check to see what your bank's rules are. The next time you go in, ask if they pay interest on children's small accounts. Or give your bank a call. If it's not paying interest, you and your parents should hunt for another bank.

If you're thinking about opening an account for the first time, you'll need to go bank-hunting, too. But don't worry. Plenty of banks still pay interest on small accounts. On the next page are some tips on how to find one.

Bank-Hunting Tips

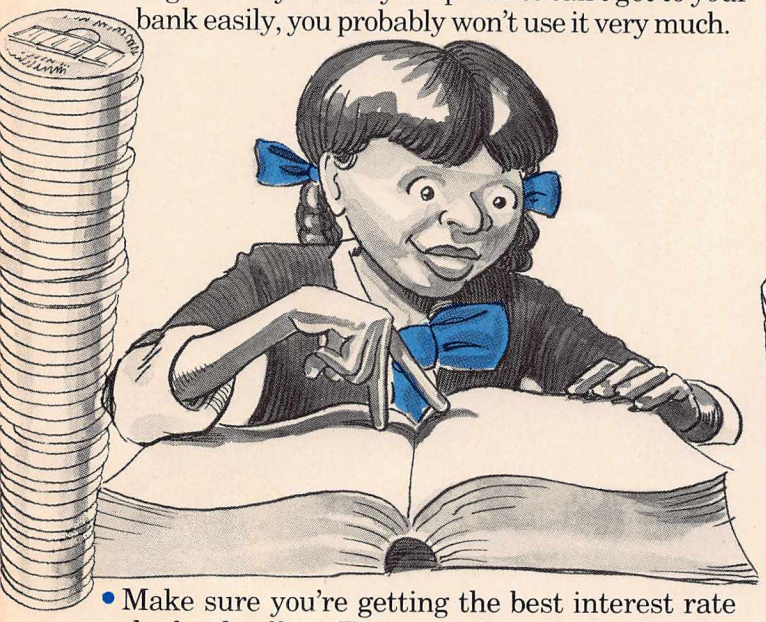
- Start with your parents' bank. You can check it out, as Michael did. Or your parents can ask about its rules for small accounts on their next visit. If you all use the same bank, it makes things easier. Your parents can make deposits for you when they bank.

- Is there a credit union at your parents' jobs? This is a kind of bank many people have at work. Credit unions usually let workers' children open accounts. Many pay interest on small accounts.

- Banks with the word "savings" in their name are more likely to pay interest on small accounts than other banks. These banks are good for another reason—they usually pay more interest on savings accounts than other banks (5½% instead of 5¼%).

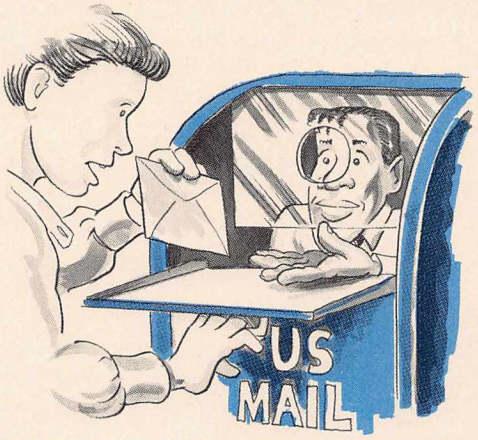
- Telephoning is a quick way to find out what the rules are at many different banks. That's how Laura Dorfman, a Penny Power reader from Yorktown Heights, New York, found her bank. But you may need a parent's help. Laura's dad did most of the calling for her.

  Look in the Yellow Pages under "Banks," "Banks-Savings" and "Savings-and-Loan Associations." A parent can help you pick banks that are easy to get to. If you and your parents can't get to your bank easily, you probably won't use it very much.

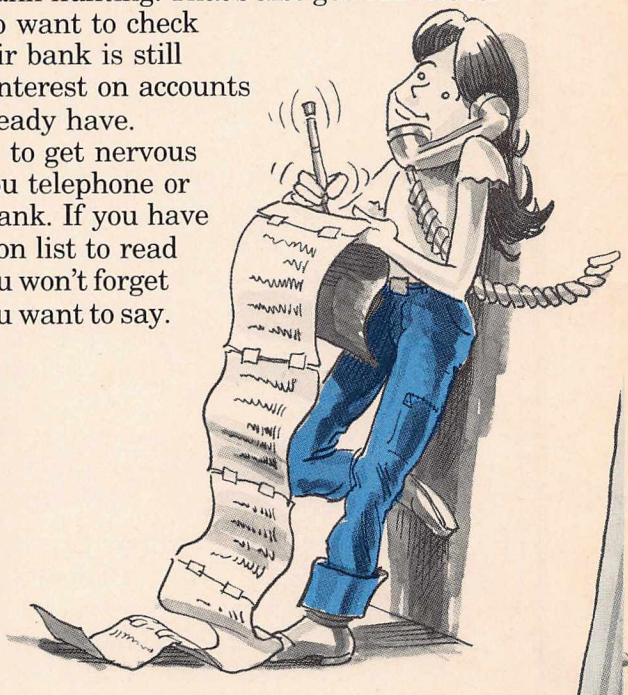


- Make sure you're getting the best interest rate the bank offers. For example, some banks give you a passbook, which you bring to the bank. The bank writes in it how much you deposit or withdraw and how much interest you've earned. Other banks mail you statements instead, which list the same information. Some banks let you choose between the two. A few pay more interest if you use statements.

- Look for banks that are convenient to use. Kids tell us they often have a hard time getting to their banks on their own. So a bank that lets you make deposits by mail might help you deposit money more often. Some provide envelopes and even pay postage! But NEVER mail cash—it could get lost or stolen. Give the cash to a parent, who can write a check for it made out to your bank. Mail the check with a deposit slip. The bank will send you a receipt. Try to make a deposit at least once a year. If you don't, your bank may call your account "inactive" and subtract money from it.



- Write down the questions you want to ask before you go bank-hunting. That's also good advice for kids who want to check that their bank is still paying interest on accounts they already have. It's easy to get nervous when you telephone or visit a bank. If you have a question list to read from, you won't forget what you want to say.



On the next page is a list you can use. The answers to 2 and 3 will tell you if a bank is worth considering. If it requires more money than you have to open an account or pay interest, stop right there. If it doesn't require too much money, ask the rest of the questions. At the end of the list is room for you to write in other questions you may have.

• After you've checked out several banks, go over what you've learned with your parents. The bank to choose is the one that pays the most interest and is the most convenient to use.

Questions to Ask a Bank

Bank-hunters can use this list. So can kids who have accounts and want to check their bank's rules (just skip questions 2, 6 and 7).

1. May I speak with someone who knows about rules for children's savings accounts?

2. How much money does a child need to open a savings account at your bank?

3. How much money does a child need to have in an account to earn interest?

Stop here if it requires too much money.

4. What interest rate do you pay on savings accounts for children?

5. Do you ever charge any fees for a savings account, and if you do, what are they?

6. Do children need to bring along a parent to open an account?

7. Do children need anything other than a Social Security card to open an account?

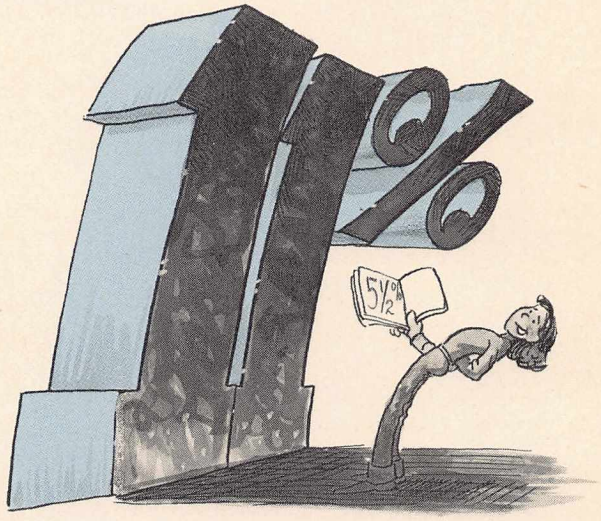
8. Do you use passbooks or statements? If you have both, do you pay more interest for statements?

9. Do you let people deposit by mail? If you do, who pays the postage?

10. Other questions:_____

Kristen's Discovery:
Big savers earn more with C.D.'s.

When Kristen Wolfe of Herndon, Pennsylvania, was young, her parents opened a savings account for her so she could save for college. Over the years, the account has grown. When it reached $1,000, her mother told her that a savings account wasn't the right place for her money anymore. "It was time to turn it into a certificate of deposit (C.D.) and earn more interest," said Mrs. Wolfe.



A C.D. is a savings plan for big savers. Some banks let you get one with $500. Others say you need $1,000. C.D.'s have recently been paying about twice as much interest as savings accounts.

Kristen got a $1,000 C.D., but she still has her savings account. She's putting new savings there until she has enough to start another C.D.

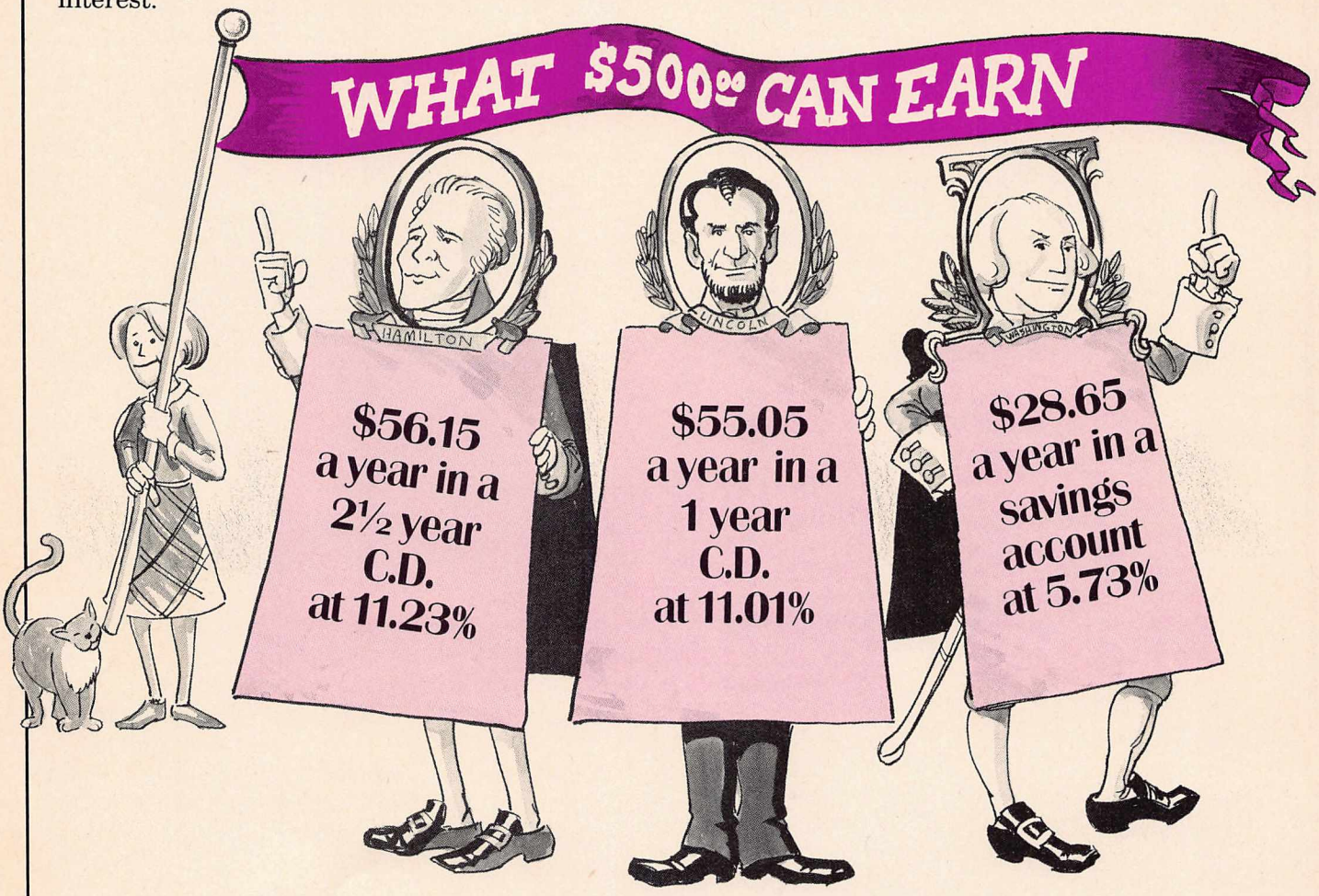
Not many kids in our survey had C.D.'s. But they're a good idea if you have $500 or more in a savings account and don't plan to spend it for a while. Here's how they work.

You give the bank a certain amount of money —say $500. You agree to leave it in the bank for a certain period of time, such as 6 months, 1 year or 2½ years. The bank gives you a certificate that says it will pay a certain amount of interest. The longer the time period, the higher the interest rate. When the time period is up, the bank sends you a notice. You can take your money out, or use it to start another C.D.

Interest rates on C.D.'s differ slightly from bank to bank and from week to week. But once you get a C.D., the bank has to stick to the rate it agreed to.

You may need to look around for banks that offer $500 C.D.'s. Banks with "savings" in their name are your best bet. And choose your C.D. time period carefully. Be sure you won't need the money before the C.D. is over. If you cancel it to get your money, you have to pay a fine and give up much of the interest.

If you ask banks about C.D. rates, they'll tell you two numbers: the basic interest rate and the *effective annual yield*. The second number is the one to use to figure what you'd earn. It's a little bigger than the basic rate because the bank puts the interest into your account gradually over the year, so the interest earns interest. Here are rates one bank was offering a few months ago. See how much more you'd earn in a C.D.:



The percents on the signs above are the effective annual yields.

There's another choice for big savers: Money Market Accounts. At banks, you need $1,000 to $2,500 to open one. A few companies called "money market funds" let you start one with $500. Money Market Accounts pay more interest than savings accounts, but they usually pay less than C.D.'s. However, there's no time limit—you can take money out of them anytime. But for kids who don't plan to use their savings for several years, we think C.D.'s are better.

ANSWERS

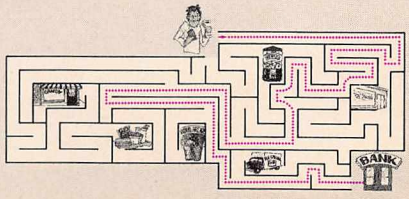
Charge It (back page)

Things (like combs and hair) are made up of atoms — so tiny you can't see them, even under a microscope. Atoms contain even tinier particles called electrons and protons. These particles have *opposite* electric charges.

When you run a comb through hair, it can pick up some electrons from the hair. The hair is left with *more protons* than electrons. Because things with the *same* charge try to *get away* from each other, strands of hair with too many protons fly away from each other.

The comb winds up with *more electrons* than protons. Because things with *opposite* charges *attract* each other, the tissue's protons move toward the extra electrons in the comb. That's why the tissue sticks to the comb. (The same goes for the balloon and water.)

The Saving Maze (back page)



Shampoo Surprises

Is someone in your family a shampoo nut who uses the most expensive shampoos and insists anything else would be a disaster? Do you have friends who spend extra for shampoos just because they're pH-balanced or contain the juices of weird plants such as aloe or jojoba? If so, do we have some surprises for them.

Have them take this Shampoo Quiz. Then tell them the surprising answers. Many of their old ideas about shampoos may disappear right down the drain!

Take the quiz yourself first. Then read on for the answers.

Shampoo Quiz

YES ☐ or NO ☐ (1) Is there one shampoo that gets hair the cleanest?

YES ☐ or NO ☐ (2) Are shampoos with detergent in them bad for your hair?

YES ☐ or NO ☐ (3) Do shampoos with nutritious-sounding ingredients such as protein, vitamins, fruits or plants make hair healthy?

YES ☐ or NO ☐ (4) Do shampoos that say they're pH-balanced work better?

YES ☐ or NO ☐ (5) Can conditioners in shampoos make hair look better?

YES ☐ or NO ☐ (6) Does protein in shampoo help with split ends?

YES ☐ or NO ☐ (7) Are dandruff shampoos the only ones that help control dandruff?

YES ☐ or NO ☐ (8) Should people with oily or dry hair use only shampoos made for oily or dry hair?

YES ☐ or NO ☐ (9) Is there one best shampoo that will make everyone's hair look super?

The Surprising Answers

1. Is there one shampoo that gets hair the cleanest?

NO When it comes to cleaning hair, shampoos are pretty much alike. Just about any shampoo will get your hair squeaky clean. We learned this by having 750 people use 61 different shampoos. The shampoos were put in plain bottles so the people wouldn't know which brands they were using. Each tester tried two brands and rated how well they worked. The results showed that no one brand did a better cleaning job than the others.

2. Are shampoos with detergent in them bad for your hair?

NO Most shampoos contain mild detergents rather than soap because detergent works better on hair. Soap may not rinse off as well and can leave a film on hair.

Ready for another surprise? A few of the bottles we sent our testers didn't contain shampoo at all. Instead they contained a dishwashing liquid, Octagon. The people who shampooed with it said it worked about as well as real shampoo.

That makes sense when you realize the main ingredients in Octagon (and other dishwashing liquids) are also detergents. But those detergents cost a lot more when you buy them for your hair—3 to 10 times more. Octagon costs about 3¢ an ounce. Shampoos cost 9¢ to 30¢ an ounce or more.

3. Do shampoos with nutritious-sounding ingredients make hair healthy?

NO Shampoo can't make your hair healthy, for one simple reason — the part of your hair shampoo touches is dead!

The *root* of each hair under your scalp is alive. The root keeps adding new living cells to a strand of hair to make it grow longer. But before these cells push their way to the outside of your scalp, they die and harden. From your scalp on out, hair is dead. The way to have healthy hair is to provide nutrients to the living cells *inside* your head. How? By eating well-balanced meals.

4. Do shampoos that say they're pH-balanced work better?

NO Shampoos that say they're pH-balanced didn't do any better in our test than the others. To understand the pH fuss, first you need to know more about hair. The outside layer of a hair is made up of tiny scales that overlap, like shingles on a house. This layer is called the *cuticle*. If the scales lie flat, a comb slides through hair easily. If the scales get ruffled and stick out, hair is hard to comb. It also looks dull because ruffled scales don't reflect light as well as smooth ones.

What can ruffle the scales? Things that have a high pH, such as detergent. What can smooth the scales? Things that have a low pH, such as citric acid (which is in lemon juice). What's pH? It's a way of measuring liquids so you know if they're acids or not. Liquids with a low pH are acids — those with a high pH aren't.

Many shampoos that say they're pH-balanced contain a little citric acid to lower the shampoo's pH. Many other shampoos also contain citric acid — they just don't make a big deal about it.

But the ruffling caused by detergents doesn't last long. And your scalp makes an oil called sebum, which coats each hair and helps smooth the scales. Some sebum is removed during shampooing, but your scalp soon makes more. And many shampoos contain oils to replace the sebum they remove. No wonder the pH-balanced shampoos didn't work any better.

5. Can conditioners in shampoos make hair look better?

YES Just about any shampoo can clean your hair, but some may make it look better and be more manageable, depending on the type of conditioners they contain.

Some conditioners are oils (such as lanolin) that help smooth the cuticle and make hair shiny. Another type is protein. It sticks to the outside of a hair and coats it. That can make hair look fuller (have more "body") and be softer and easier to manage. It also improves the looks of hair that's been damaged by too many permanents or too much blow-drying.

Other conditioners are chemicals that help get rid of the static electricity hair sometimes has after shampooing. This electricity is harmless, but it makes hair flyaway and hard to handle.

Some shampoos contain aloe and jojoba, which are *supposed* to be conditioners. But many experts don't think they really do much for your hair.

Which shampoo that contains conditioners makes hair look best? In our test, different people liked different conditioning shampoos, and some didn't like them at all. That's because everyone's hair is different. One shampoo may have just the right amount of conditioner to make Fred's thick hair look great. But that shampoo may weigh down Pat's fine hair, or give Sue's oily hair a case of the greasies.

If you have dry, flyaway hair that really needs conditioning, using a separate conditioner *after* you shampoo may work better. That's because most of a shampoo's conditioners may be washed away before they really have a chance to work.

6. Does protein in shampoo help with split ends?

YES As hair grows longer and older, the cuticle at the end of a strand of hair may wear away, causing the inside layer to split. Protein glues these ends together. But when the protein wears off, the ends will split again. The only way to really get rid of split ends is to cut the ends off.

7. Are dandruff shampoos the only ones that help control dandruff?

NO Dandruff shampoos can help control dandruff, but so can regular shampoos, if you shampoo often enough. Dandruff is old skin that has flaked off your scalp to make room for new skin. Unless you have bad dandruff, shampooing three or more times a week with regular shampoo should wash away the flakes before they make a mess on your shoulder. If you have very bad dandruff, try a dandruff shampoo or see your doctor.

8. Should people with oily or dry hair use only shampoos made for oily or dry hair?

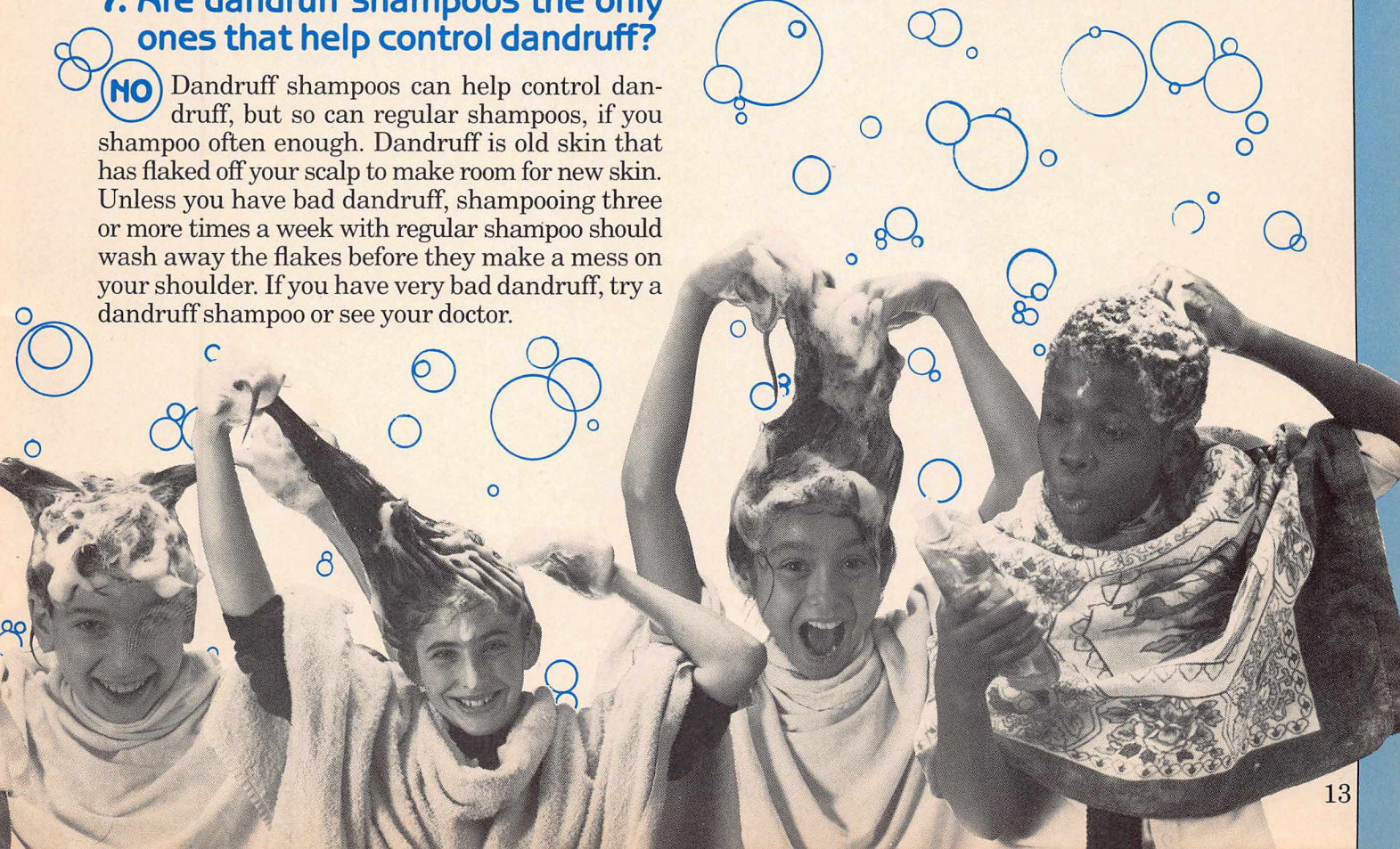
NO We found that people with oily hair or dry hair didn't like shampoos made for oily or dry hair any better than regular shampoos.

Oily hair (getting the greasies a lot) comes from your scalp making too much of an oil called sebum. If your scalp makes too little sebum, your hair may seem dry, dull and flyaway. Both problems can be helped more by how often you shampoo than by the brand you use. Shampoo oily hair often — even every day — and don't use a separate conditioner (it just adds more oil to your hair). Shampoo dry hair less often, and try a conditioner after shampooing.

9. Is there one best shampoo that will make everyone's hair look super?

NO The shampoo test showed that there is no one best shampoo, and that shampoos work differently for different people. That means there's only one way to find a shampoo that will make your hair look super: Try a few and judge for yourself.

Don't let the ads fool you into thinking you have to buy an expensive brand. Our testers thought the cheaper brands worked as well as the high-priced ones. Don't be afraid to experiment. Shampoos are all pretty mild. None will ruin your hair.



THE PENNY POWER CLUB

EPISODE 28

SAVING DITTO'S BANK ACCOUNT

LAST SUMMER...

COME ON, DITTO. WE'LL BE LATE FOR THE GAME.

NOT TODAY, TONY. I'VE GOT TO MAKE MONEY SO I CAN BUY THAT ELECTRIC GUITAR I SAW.

WHEN I FINISH THIS ONE, I'LL ASK MRS. JONES IF SHE WANTS HER CAR WASHED.

IT'S NOT MUCH NOW. BUT IN A SAVINGS ACCOUNT MY MONEY CAN REALLY GROW!

SAVINGS BANK

NOW, SIX MONTHS LATER...

YOU'RE ALWAYS WORKING, DITTO—SHOVELING OUT DRIVEWAYS, SELLING NEWSPAPERS... ARE YOU STILL SAVING YOUR MONEY?

YOU BET! I'M GOING TO MAKE ANOTHER DEPOSIT LATER

THE INTEREST YOU GET FROM THE BANK SURE MUST HELP.

YEAH, THERE'S NOTHING LIKE HAVING A BANK WORKING FOR YOU.

THAT'S THE ELECTRIC GUITAR I NEED SO I CAN PLAY IN THE ROCK BAND.

HEY, THAT'S NEAT. IT'S SURE WORTH WORKING FOR!

WHEN I'M A BIG STAR, PEOPLE WILL LINE UP FOR BLOCKS JUST TO HEAR ME PLAY.

I SHOULD HAVE OPENED A SAVINGS ACCOUNT, TOO...GOSH, ALL THE MONEY I COULD HAVE SAVED!

LATER AT THE BANK...

I'D LIKE TO MAKE A DEPOSIT, PLEASE.

CERTAINLY.

AFTER HE GETS HIS PASSBOOK BACK...

HEY! YOU'VE MADE A **MISTAKE!** SOME OF MY MONEY IS **MISSING!**

NO MISTAKE. YOUR BALANCE IS UNDER $100, SO WE CHARGED A $2 FEE.

THAT'S NOT **FAIR!** I WORKED HARD FOR THAT MONEY! AND YOU DIDN'T ADD ANY INTEREST, EITHER.

IT'S OUR POLICY. SMALL ACCOUNTS LIKE YOURS ARE COSTLY FOR THE BANK.

LATER, AT AN EMERGENCY PENNY POWER CLUB MEETING...
YOU'VE GOT TO TAKE YOUR SAVINGS OUT OF THAT BANK BEFORE YOU LOSE MORE MONEY, DITTO.
BUT I NEED TO KEEP MY MONEY IN A BANK SO I WON'T SPEND IT... BESIDES, I COUNTED ON IT EARNING INTEREST!
I WONDER IF ALL BANKS CHARGE A FEE...
GOOD QUESTION! LET'S CHECK IT OUT.
AW, FORGET IT! BANKS ARE ONLY FOR THE RICH.
COME ON, DITTO. IT'S WORTH TRYING.
THERE ARE TWO OTHER BANKS DOWN THE STREET.
AT THE FIRST BANK...
NO, I'M SORRY. WE CHARGE A FEE ON ACCOUNTS UNDER $100!
SEE, I TOLD YOU!
LET'S TRY THE OTHER BANK.
AT THE SECOND BANK...
WELL, WE DON'T CHARGE A FEE-BUT WE DON'T PAY ANY INTEREST ON ACCOUNTS UNDER $100 EITHER.
THAT'S TOUGH!
TED SHEARER
SAY, A NEW SAVINGS BANK JUST OPENED DOWN THE STREET.
LET'S GIVE IT A TRY.
AT THE THIRD BANK...
WE ALSO CHARGE A FEE- BUT WAIT! YOU'RE A KID! WE DON'T CHARGE KIDS THAT FEE, AND WE DO PAY THEM INTEREST-EVEN ON JUST $10.
GREAT! I'LL PUT MY SAVINGS IN YOUR BANK!
BOY! I NEVER KNEW BANKS WERE SO DIFFERENT.
NOW YOUR SAVINGS WILL GROW AGAIN, DITTO.
AND I'LL BE ABLE TO SAVE UP ENOUGH FOR THAT ELECTRIC GUITAR. LOOK OUT ROCK BAND, HERE I COME!

Question of the Month

ARE MOVIE PRICES FAIR TO KIDS?

A while ago, Beth Sutton of Wrightsville Beach, North Carolina, and Lynn Sayre of Kensington, California, wrote to Penny Power to complain about movie prices for kids. They thought it was unfair for 12- and 13-year-olds to pay adult rates. We asked the rest of our readers what they thought.

As you may have guessed, almost all the letters we received agreed with Beth and Lynn. Most kids thought it was very unfair to have to pay adult prices at the movies. But what seemed to bother them most was the fact that kids face many different age requirements.

When is a kid an adult?

Richard Keller of Des Moines, Iowa, wrote: "At age 15 we're considered mature enough to pay adult prices at the movies, but we can't watch R-rated movies until the age of 17. At 18 we can vote, get married, register for the draft, and be tried in court as an adult. But we've been able to drive a car from the age of 16. This leaves me confused as to when somebody really becomes an adult."

Many 12-year-olds complained that they were still treated as children, so it was unfair to have to pay adult prices.

Nancy Beebe of Oxford, Mississippi, wrote: "I have to pay $2 more for a movie ticket now that I've turned 12 and everyone still thinks of me as a child. It's not fair!"

"If kids are not treated as adults by parents, store managers and theater owners," said Jeff Crisp of Oklahoma City, California, "they should not have to pay adult prices."

A different problem was pointed out by Jennifer Steadman of Lubbock, Texas. "The new PG 13 rating means that 12-year-olds in Lubbock and other cities will have to pay adult prices, but won't be able to see movies rated PG 13 unless they are accompanied by an adult. I don't think that's fair."

What do parents think?

A number of parents wrote to tell us that they agreed with Beth and Lynn.

Mrs. Gigi Bielat of Brooklyn, New York, mother of a 9- and 14-year-old, wrote that she would like

her daughters to go to the movies at least once every two weeks. "But it winds up costing $10 or more if you have more than one child, and that's a lot of money for movies." She thinks movie theaters should charge kids 12 to 16 a price that is slightly higher than children's prices, but lower than adult prices.

"Amusement parks have a junior price of admission—in between adult and children," said Mrs. Kara Stewart of Greenville, South Carolina, "and movie theaters could do the same."

Why do movie theaters charge kids over 12 adult prices?

We called a number of movie chains and asked them this question. Of the few managers we were able to speak to, none knew why this was the rule. One said it had been this way for as long as he could remember, and he wasn't sure why. Another thought that charging kids the adult price at movies was similar to having kids over 12 pay adult prices on buses, trains and airplanes.

What can be done?

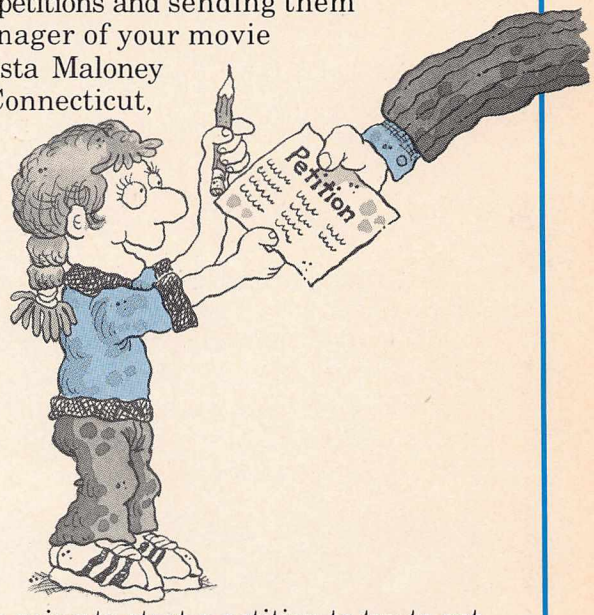
Lisa Heroux of Middletown, Rhode Island, thought of one solution theater owners might like. "If kids' prices could be for kids under 16, more kids would come to the movies, and the theaters would make more money."

Heather VanDeventer of Salt Lake City, Utah, had another suggestion. "Check in coupon books, grocery stores and at courtesy counters at your local mall. They usually have movie discount tickets that you can buy or send for."

Shop around for a movie theater that has better prices, suggested Ruth Jester. Around Goshen, Indiana, where Ruth lives, one person owns all the movie theaters except for one in a nearby city. "Movie prices are $3.50 at all the theaters except this one, where the price is only $1.50. It's a longer drive and there are fewer choices of movies, but it's worth going there because of the big difference in price."

Tracey Brown of Queensbury, New York, had another good idea. "Adults over the age of 62 get a discount at movie theaters if they attend at certain times, so why shouldn't kids?"

A number of kids suggested writing letters and signing petitions and sending them to the manager of your movie theater. Trista Maloney of Enfield, Connecticut,



wrote, "I am going to start a petition to try to get the movie theaters to shape up!"

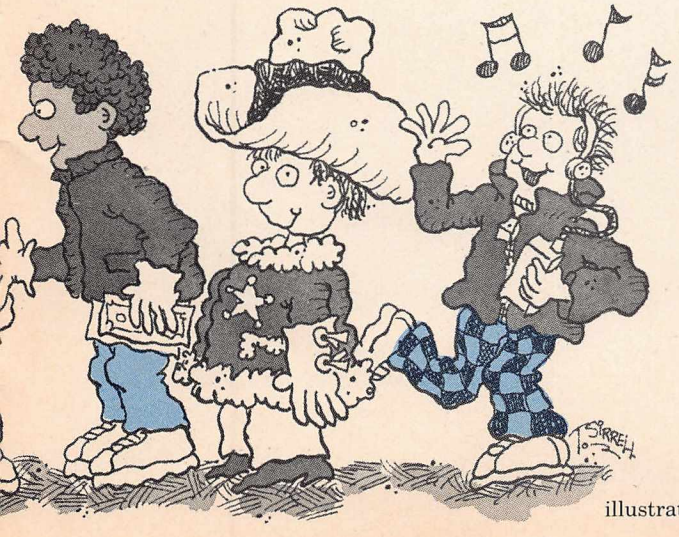
Ruth Jester had a second suggestion—write letters about this problem to the Governor of your state or a local official.

"Something may happen. You never know what!"

What do YOU Think?

What things that *kids* buy are getting too expensive? What can kids *do* about it?

Send your answer to:
Question of the Month
Penny Power
256 Washington Street
Mount Vernon, New York 10553



illustrator—Terry Sirrell

Checking Into Craft Kits

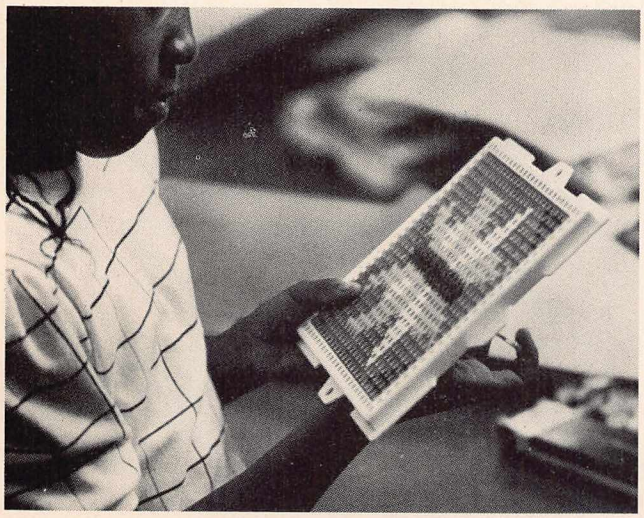
In every toy store there's an aisle that kids often zip by without a glance, on their way to the GoBots and Cabbage Patch dolls. Its shelves are stacked with craft kits — inexpensive projects to keep you busy for an hour, a day or a month. If you're one of those kids passing them by, you could be making a big mistake!

Just ask the nine Penny Power readers who came to our offices for a day of testing. They spent the morning trying out craft kits and the afternoon playing with toy robots. Much to their surprise, they enjoyed the craft kits more. Why? "Robots don't really do anything," said Ken. "But most of the craft kits are fun, and when you're finished with them you really *have* something."

On these pages, you'll read about the 12 kits these kids tried. But there are dozens more, so check out what's available in your toy or hobby store. And get ready for the big surprise — you might find a lot to like!

Working With Yarn

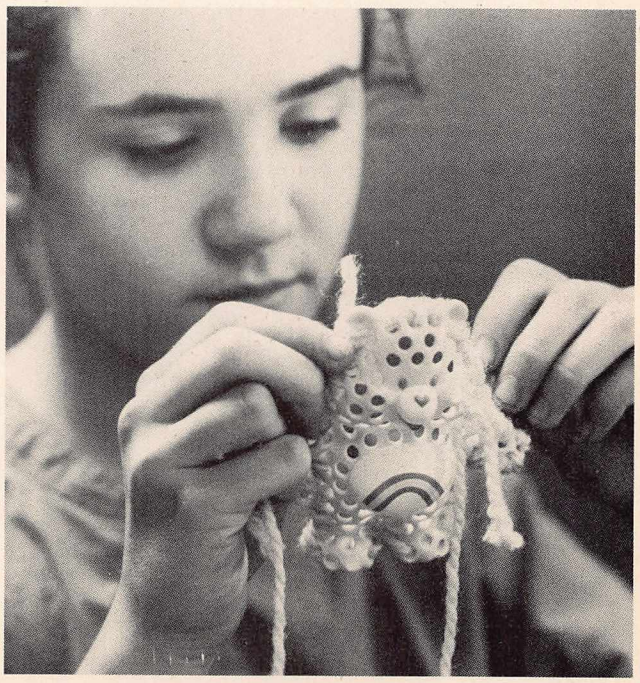
Starting Stitchery (Fisher-Price, $7) is one of two kits that come with a yarn needle. Its instruction booklet teaches you three different stitches you can use. Yarn of different colors is stitched into areas on a plastic grid to create a pretty picture. The kit includes a snap-on frame so you can hang your finished project.



Eight-year-old Deshana thought Starting Stitchery took too much time to be fun. Older kids might like it better.

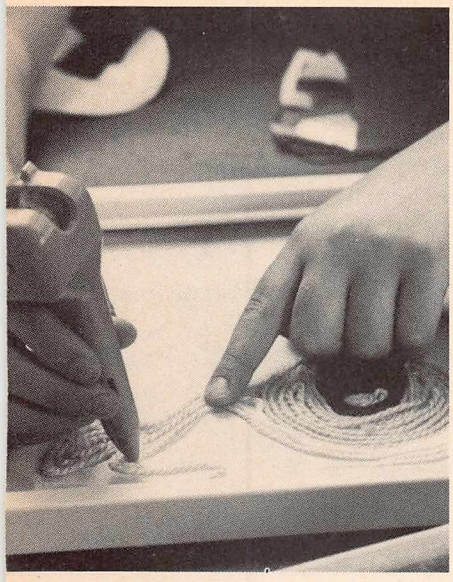
Although the instructions are very simple, this kit takes more than an hour of careful stitching to complete. There isn't much creativity involved, according to our judge, but the final results were very attractive.

Make-A-Care-Bear (Craft Master, $4.50), another stitching kit, got a different reaction from the 12-year-old tester who tried it. She followed the directions and stitched for more than an hour, but she was disappointed with the looks of the Care Bear she created.



Suzanne is struggling to make her Make-A-Care-Bear project look like the picture on the box. She never succeeded.

photographer—Richard Hutchings



Ben is using the yarn pencil to place yarn on the Color With Yarn kit. He had trouble filling the pencil, but enjoyed the kit anyway.

Color With Yarn (Fisher-Price, $9) was a more successful project. An attractive yarn design is created by peeling a film off portions of a picture and then putting strands of yarn onto the sticky surface you've uncovered. A yarn pencil that you fill with yarn helps you place the strands easily. A snap-on frame comes with the kit.

Ben, the 11-year-old who tried this kit, was unexpectedly pleased with the finished product. He said it was easy and lots of fun to do.

The Latch Hook Kit was a little too difficult for 8-year-old Liza. But a 12-year-old tester learned the technique easily.

Latch Hook Kit (M.H. Yarns, Inc., $4) required more skill. The 8-year-old who tried it needed help from an older tester to learn the technique. You use a latch-hook tool to pull 2-inch strands of yarn through the mesh and hook them into place. When complete, the project looks like a little shaggy rug.

Once learned, the latch hook technique is easy, but this project would take many hours of careful work to finish.

Pam must place the yarn in the right grooves to make the loom perform properly. She got it right on her second attempt.

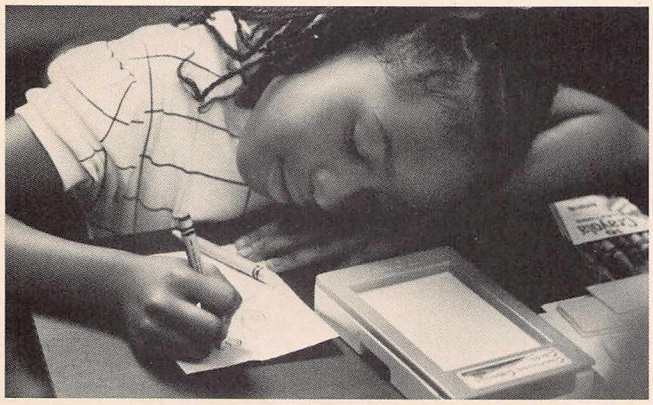
Weaving Loom (Fisher-Price, $15) also took time and effort. It took our 11-year-old tester about an hour to put the loom together and string it with yarn before starting to weave. But it was so satisfying when the loom actually worked, she said, that it made all the preparation worthwhile. Pam easily wove the scarf provided with the kit and was eager to go on to other weaving projects.

You can buy two more Fisher-Price weaving projects ($6.50 each) for the loom. Or you could use your own yarn to create your own woven materials.

Working With Paints and Pens

Clubhouse Caboose Cards (Tomy Corp., $6) gave our young tester a fine time creating greeting cards that picture the Get Along Gang. You rub a crayon over raised designs and messages to create an outline picture. You can then use your own crayons or markers to fill in the design, before sending the card to a friend.

The cards were very easy to make — too easy for the older kids. But most liked the way all parts of the set fit neatly into the kit's plastic case.



Deshana was able to make cards very quickly with the Caboose Cards kit. Here she is coloring in her design.

Ken Brown Calligraphy Kit (Hunt Manufacturing Co., $8) comes with eight markers of various colors. An instruction booklet gives you a short course in how to make the fancy lettering called calligraphy. Three kinds of paper for practice and for projects are provided.

Our tester discovered that calligraphy takes lots of practice. The markers are easy to use, but beginners have trouble controlling the strokes. They're likely to be disappointed at first. →

Lori is practicing with the scroll-point marker that comes with the Ken Brown Calligraphy Kit. This marker makes a fancy double line.

Working With Clay and Wood

Ken discovered that working with the Potterycraft kit's clay can be a messy business. He put down newspapers to protect the table.

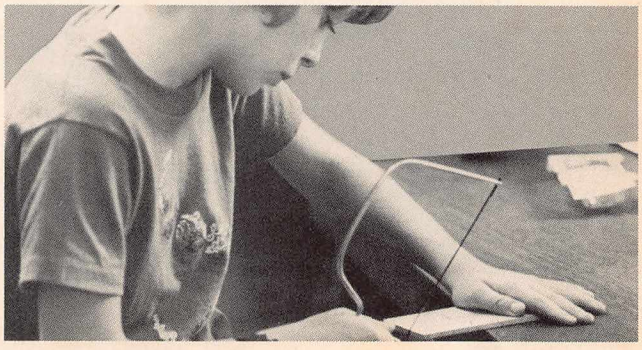
Potterycraft (Gabriel, $14) was one of the most popular kits. The tester who tried it was 13 years old and able to follow its many instructions. Younger kids might need help, since working with clay requires some knowledge and skill.

The kit includes a little potter's wheel (powered by two D-cell batteries) and enough clay to make several small bowls. You also get a few shaping tools and paints to decorate your work and make it waterproof.

Our tester's first bowl was lopsided but attractive, and he was eager to try again. But he found it frustrating to wait 24 hours before his work was dry enough to paint.

Handy Andy Workshop Toymaker (Monogram Models, Inc., $10) is also complicated. It's packed with small pieces of wood. You transfer the outlines of the project pieces from blueprints onto the wood by pressing them with a hot iron.

That part of the project worked well, but problems arose when our 9-year-old tester began to saw the pieces. He had a very difficult time using the kit's saw to cut along the outlines. (So did a Penny Power writer who tried to help.) The wood tended to split and the blade often got stuck. →

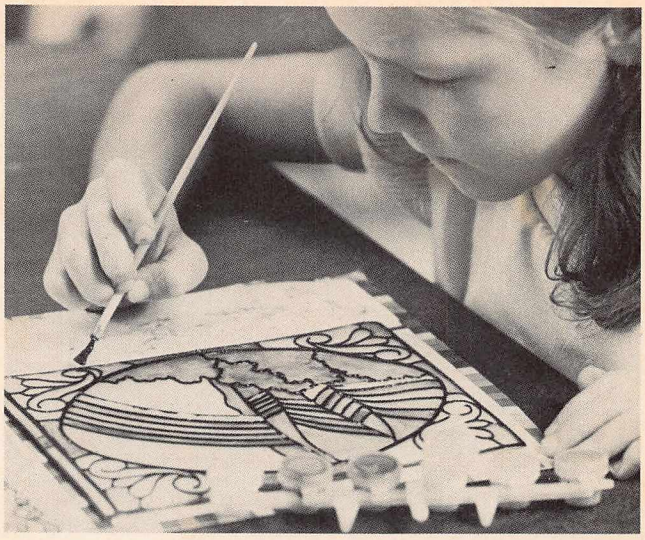


Colin had to give up on the first piece of wood in the Woodshop Toymaker kit. It split right across as he was sawing.

The instruction booklet is too brief to be much help. But someone interested in learning the skill could use these excellent markers along with a more complete book on calligraphy from the library.

Betty's Catch the Sun (Betty's Inc., $3) was a lot messier. With this kit, you brush paint onto a plastic design to create a picture that can be stuck onto a window. On a bright day, the sun will shine through the colors.

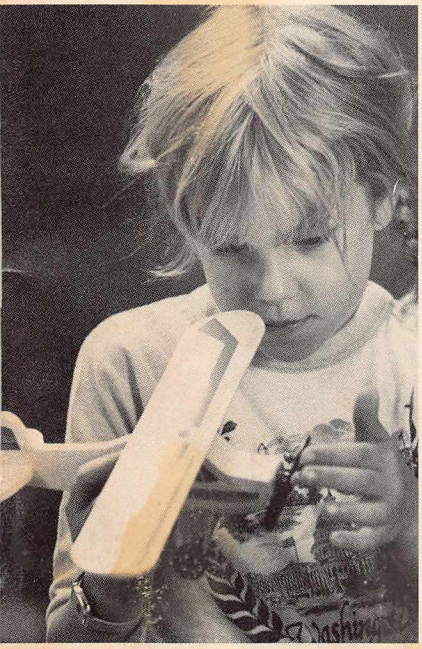
Although the paint was gooey and hard to apply, our tester enjoyed working on the project. Her only complaint was that it takes a long time to do. (It takes even longer if you want to add another layer of color. You must wait two hours for the first coat to dry.)



To get the colors in the right place with Betty's Catch the Sun kit, you must follow the directions very carefully.

Although some of the tools you need come with the kit, others do not. You must provide your own iron, C-clamps, glue, scissors and so on. The instructions are too brief to be of much use.

Our tester gave up after an hour of frustration. He wondered if anyone could actually make a good-looking toy with this kit. The instructions recommend that the kit be used with adult supervision.



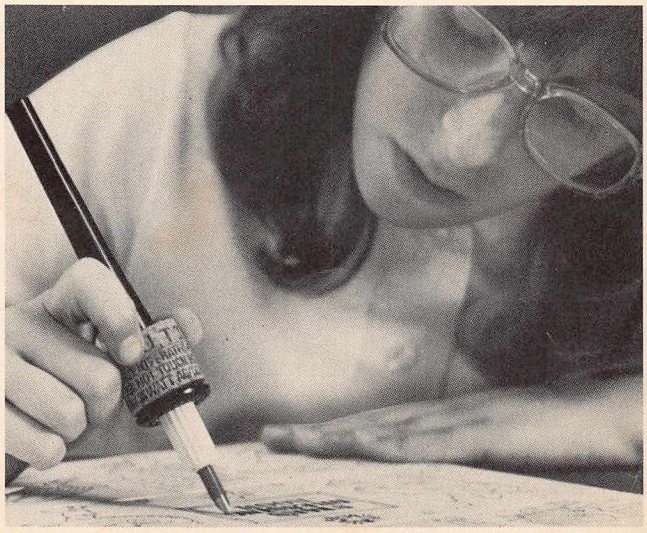
The testers were surprised when Liza, the youngest of them all, put together the Wood Airplane kit all by herself.

Wood Airplane Kit (Fisher-Price, $10) was a much simpler wood project. This kit contains everything you need to make a cute little airplane. The instructions are very clear and simple.

The 8-year-old tester completed the project within an hour with very little adult help. The airplane kit is one of several Fisher-Price wood kits. Older kids might find the kit too easy to put together, but everyone was impressed with the final product.

Challenger I Woodburning Kit (American Toy and Furniture Co., $9) comes with an electric woodburning pen that takes about 10 minutes to heat up. You also get several squares of soft wood with pictures printed on them. You use the hot pen to burn the printed design into the wood. Paints are provided if you want to add color to the wooden plaque.

Two testers tried this kit with different results. One had a lot of trouble following the lines with the pen. The other was able to do it easily after a bit of practice.



The pen provided with the Woodburning Kit gets very hot. If you don't handle it with care, you could wind up with burned fingers.

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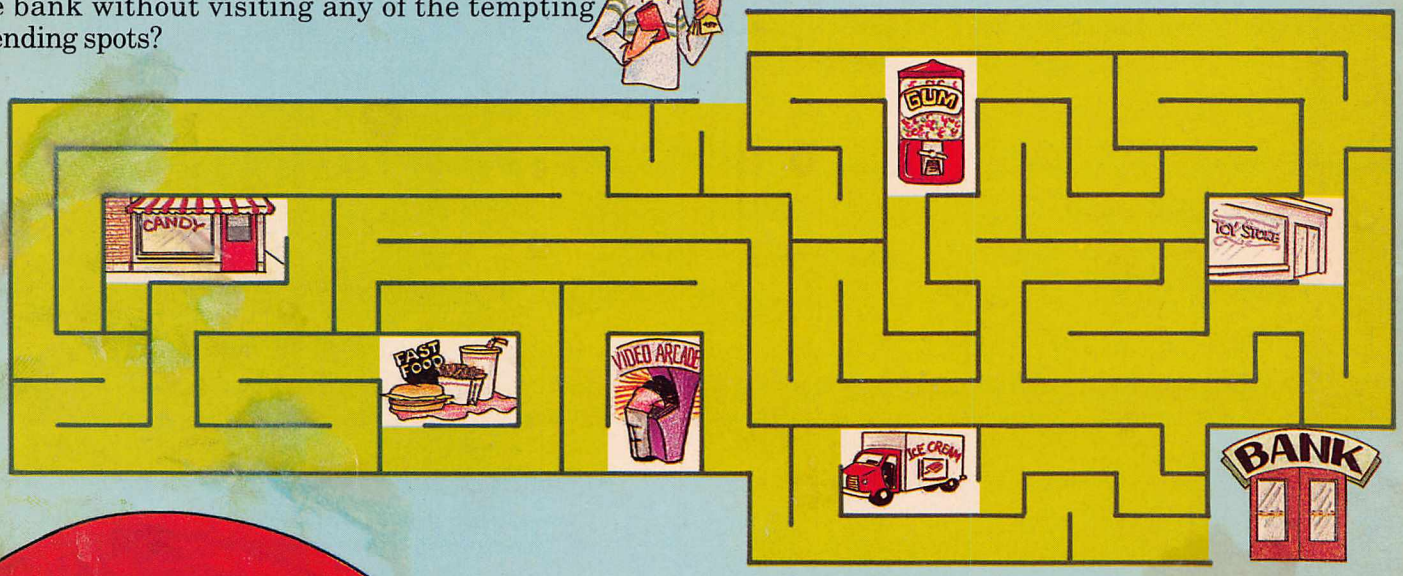
PUZZLERS

THE SAVING MAZE

Leo is going to his bank to make a deposit. But there are lots of places on his way where he could spend his money instead. Can you help him get to the bank without visiting any of the tempting spending spots?



Charge It!

On page 12, you learned that newly washed and dried hair can sometimes have a harmless kind of electric charge. You can put that same kind of charge into hair by combing it a lot with a hard rubber or plastic comb, or by rubbing it with a balloon. When you do this, you not only add an electric charge to your hair — you also charge up the comb and balloon. That means you can use them to do some amazing tricks. The tricks work best on cool, dry days. Here's how to do them: →

Trick 1

- Tear off a few small pieces from a tissue. Each piece should be about one-half inch long and one-half inch wide.
- Place the pieces of tissue on a table.
- Charge up the comb (or balloon) by running it through your hair a lot. (It works best when hair is dry and clean.) You can also charge a comb (or balloon) by rubbing it back and forth against a piece of wool. The more you rub, the greater the charge.
- Hold the charged comb or balloon about one-half inch over the tissue pieces. They'll leap up and stick to the comb or balloon!

Trick 2

- Have a thin stream of cold water running from a faucet.
- Charge up the comb or balloon as in Trick 1.
- Hold the comb or balloon about one-half inch away from the stream of water. The water will bend toward the comb or balloon!

See page 10 for Puzzler answers and an explanation of why the tricks work.

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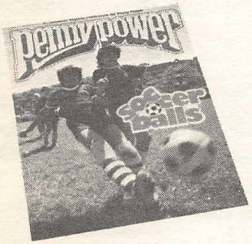

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The Hobby Hunt

Bored with basketball? Sick of stickers? Ready for a craft *without* a kit, or a hobby that doesn't cost much? Take a close look at the illustrations on this poster. If you've got a keen eye, you'll spot 30 things to collect and 30 activities to keep you busy, many suggested by Penny Power readers. See if you can find all 60, then check your list against the list on the bottom of the poster.

Collections: matchbooks, stuffed animals, stamps, dolls, rocks, stickers, posters, baseball cards, pencils, robots, erasers, hubcaps, license plates, keychains, business cards, postcards, bottle caps, sugar packets, ceramic animals, shoelaces, shells, insects, barrettes, dollhouse miniatures, action figures, miniature cars, comics, coins, dried flowers, autographs.

Activities: skating, reading, sewing, drawing, fishing, astronomy, knitting, bird watching, carpentry, playing an instrument, cooking, writing stories, reading a pen pal letter, photography, dancing, singing, acting, nature study, pet training, gardening, origami, calligraphy, snorkeling, boating, camping, making models, swimming, hiking, making kites, using a microscope.

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